AMENDMENT

IN THE CLAIMS

II Sulf 1-29. (Capicelled.)

30. (Currently Amended) An apparatus to market and sell goods or services over an electronic network comprising:

a first computerized central communications facility adapted to be coupled linked to a computerized remote facility and to a plurality of other computerized central communications facilities, each of said first or other computerized central communications facilities having information relating to goods or services stored in a database, and each of said first or other computerized central communications facilities having a processor programmed to:

receive from a customer located at a said computerized remote facility a request to at least one of search, browse and access in the said database at the said first or other computerized central communications facility for information of interest;

enable said customer to at least one of search, browse and access said database for information of interest[[,]]; and

direct a transmitter at said first or other computerized central communications facility to transmit said information of interest from the database at said computerized central communications facility to said computerized remote communications facility; and

periodically update said database in said first or other computerized central communications facility.

wherein at least one of said computerized central communications facilities is adapted to provide to said customer at said computerized remote facility a list of computerized central communications facilities permitting said customer to select and contact at least one other computerized central communications facility to request additional information relating to said goods or services.

- 31. (Previously Presented) The apparatus of claim 30, wherein said computerized central communications facility is further programmed to facilitate a transaction between said computerized central communications facility and said computerized remote communications facility.
-) 32. (Currently Amended) The apparatus of claim 30, wherein at least one of said computerized central communications facilities is further programmed to contact the customer and apprize apprise said customer of goods or services offered or any special offerings.
- 33. (Previously Presented) The apparatus of claim 30, wherein said computerized central communications facility and each of said other computerized central communications facilities are associated with competing providers of goods or services.
- 34. (Currently Amended) The apparatus of claim 30, wherein at least one of said computerized central communications facility and said other computerized central communications facilities further include includes an audio communication device for communication with said computerized remote communications facility.
- 35. (Previously Presented) The apparatus of claim 30, wherein said computerized central communications facility and at least one of said other computerized central communications facilities is further adapted to provide information relating to goods or services in the form of an audio or video presentation.
- 36. (Previously Presented) The apparatus of claim 35, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

- 37. (Cancelled.)
- 38. (Currently Amended) The apparatus of claim 30, 37, wherein said processor is further programmed to compile a customer profile based on the customer's search of the database and to provide targeted advertising based on said customer profile.
- 39. (Previously Presented) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to present information of interest to said customer.
- 40. (Previously Presented) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable the customer to communicate with said central communications facility.
- 41. (Previously Presented) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable said customer to conduct a transaction using the information provided by said computerized central communications facility relating to goods or services.
- 42. (Previously Presented) The apparatus of claim 30, wherein said processor is further programmed to provide an interactive presentation relating to goods or services.

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- 43. (Previously Presented) The apparatus of claim 42, wherein said interactive presentation includes an audio presentation in the form of a computerized voice.
- 44. (Currently Amended) An apparatus for marketing at least one of goods or services, comprising:

a first central communications facility to provide having a first database of information relating to goods or services to provide to a customer at a computerized remote facility upon request, said first central communications facility adapted to direct said customer to a second central communications facility to provide having a database of information relating to a second set of information relating to goods or services to provide upon request; and

a communication device to enable each of said first central communications facility and said second central communication facility to communicate with said remote facility, said communication including transmitting said first or second set of information from said first central communications facilities facility to said remote facility.

- 45. (Previously Presented) The apparatus of claim 44, further comprising means enabling said central communications facility or said other central communications facilities to conduct a transaction with said remote communications facility.
 - 46. (Cancelled.)
- 47. (Previously Presented) The apparatus of claim 44, wherein said central communications facility or at least one of the other central communications facilities further provides a directory of providers of goods or services.

- 48. (Previously Presented) The apparatus of claim 44, wherein said information relating to goods or services is an audio or a video presentation.
- 49. (Previously Presented) The apparatus of claim 48, wherein said audio presentation is adapted to have the form of a computerized voice.
- 50. (Previously Presented) The apparatus of claim 44, wherein said central communications facility is further adapted to provide live customer assistance upon request.
- 51. (Previously Presented) The apparatus of claim 44, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.
- 52. (Previously Presented) The apparatus of claim 44, wherein said goods or services include financial services.
- 53. (Previously Presented) The apparatus of claim 44, wherein said goods or services include auctioning services.
- 54. (Previously Presented) The apparatus of claim 44, further comprising a software application for assisting the central communications facility to download a contract to the computerized remote location.

55-56. (Cancelled.)

- 57. (Previously Presented) The apparatus of claim 44, further comprising a software application adapted to assist the customer to download information relating to goods or services from said central communications facility.
- 58. (Previously Presented) The apparatus of claim 44, further comprising means for downloading software from the central communications facility to the computerized remote facility.
- 59. (Currently Amended) A method for electronically transacting goods or services between a customer at a remote location and a plurality of providers of goods or services comprising:

providing a first database associated with a first provider of goods or services and containing information relating to goods or services, said first database adapted to direct the customer at a remote location to a second database associated with a second provider of goods or services and containing information relating to goods or services; and

enabling a remote facility to browse each of said first or second databases for information relating to goods or services.

- 60. (Previously Presented) The method of claim 59, further comprising establishing communication with a third database containing information relating to goods or services.
- 61. (Previously Presented) The method of claim 59, further comprising downloading a software application to said remote facility, said software application adapted to present additional information relating to goods or services to the customer.

- 62. (Previously Presented) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist said customer in conducting a transaction using said first or said second database.
- 63. (Previously Presented) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist the customer to communicate with said first or said second database.
- 64. (Previously Presented) The method of claim 59, further comprising periodically updating each of said first and said second database.

65-66. (Cancelled.)

- 67. (Previously Presented) The method of claim 59, further comprising providing live assistance to said remote facility to assist browsing said first or said second database.
- 68. (Previously Presented) The method of claim 59, further comprising providing an audio- visual presentation relating to said goods or services.
- 69. (Previously Presented) The method of claim 68, wherein said audio-visual presentation has the form of computerized voice.
- 70. (Previously Presented) Apparatus for marketing goods or services, comprising:
 a central communications facility to provide information relating to goods or
 services to a customer at a computerized remote facility, said central communications facility

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adapted to direct said customer to at least one other central communications facility providing information relating to goods or services;

a first communication device associated with said central communications facility for providing live communication between the central communications facility and said computerized remote facility;

a second communication device associated with said central communications facility for providing a second simultaneous communication between said central communications facility and said computerized remote facility; and

a database of information relating to goods or services accessible by said customer at said remote facility.

- 71. (Previously Presented) The apparatus of claim 70, wherein said database of information relating to goods or services includes a directory of providers of goods or services.
- 72. (Previously Presented) The apparatus of claim 70, wherein said live assistance is interactive.
- 73. (Previously Presented) The apparatus of claim 70, wherein said central communications device is adapted to download a software application to said computerized remote facility.
- 74. (Previously Presented) The apparatus of claim 73, wherein said software application is adapted to provide additional information relating to goods or services

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75. (Previously Presented) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility to communicate with said central communications facility.

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76. (Previously Presented) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility to facilitate a transaction using the information provided by said central communications facility.

77. (Previously Presented) The apparatus of claim 30, wherein said computerized central communications facility is further programmed to provide said customer with live assistance upon request.

78. (Currently Amended) The apparatus of claim 44, wherein said first central communications facility is further adapted to provide live customer assistance upon request.

- 79. (Previously Presented) The apparatus of claim 44, wherein said first central communications facility further enables said customer to browse said first set of information relating to goods and service.
- 80. (Previously Presented) The apparatus of claim 44, wherein said second central communications facility enables said customer to browse said second set of information relating to goods or services.
- 81. (Previously Presented) The method of claim 59, further comprising enabling the remote facility to search said first database or said second database.

82. (Currently Amended) An apparatus for providing information relating to goods and services comprising:

a plurality of central communications facilities, each of said plurality of central communications facilities associated with a different provider; and

a remote facility adapted to have access to said plurality of central communications facilities;

wherein at least one of said central communications facilities <u>is</u> adapted to provide information to enable said remote facility to select <u>and contact</u> another one of said central communications facilities.

83. (Previously Presented) The apparates of claim 82, wherein each of the plurality of central communications facilities is connected to a first central communications facility.

- 84. (Currently Amended) The apparatus of claim 82, wherein each of said plurality of central communications facilities is linked to at least one other central communication communications facility.
- 85. (Previously Presented) The apparatus of claim 82, wherein each of said central communications facilities is further adapted to provide information relating to at least one of goods or services.
- 86. (Previously Presented) The apparatus of claim 82, wherein at least one of said central communications facilities is adapted to provide live assistance to said remote facility.

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87. (Currently Amended) An apparatus for marketing goods and services, comprising:

a central communications facility adapted to provide a set of information relating to goods or services to a customer at a computerized remote facility, said central communications facility further adapted to be accessible to said customer through <u>information provided by</u> at least one other central communications facility; and

a communication device to enable said central communications facility to communicate with said remote facility, said communication including transmitting said set of information to said customer at said remote facility.

88. (Currently Amended) An apparatus to market goods or services over an electronic network, comprising:

a first computerized central communications facility of a first provider linked to a second computerized central communications facility of a second provider and to a customer at a remote facility of a customer, said first computerized central communications facility having information relating to goods or services stored in a database, said first computerized central communications facility having and a processor programmed to:

receive from said customer a request to at least one of search, browse and access said database for information of interest;

enable said customer to at least one of search, browse and access said database for information of interest;

transmit said information of interest from said database to said computerized remote communications facility;

direct said customer to said second computerized central communications facility, said second computerized central communications facility having information relating to goods or services stored in a database; and

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periodically update said database in said first or second computerized central communications facility.

89. (Currently Amended) A first computerized central communications facility connected linked to a network plurality of other computerized central communications facilities, in which at least one of said other computerized central communications facilities provides information relating to goods or services in competition with said first computerized central communications facility, said first computerized central communications facility comprising:

a database of information relating to goods or services;

a communication device for communicating with a customer at a remote facility; and

a processor programmed to:

receive from said customer a request to search, browse or access the said

database,

enable said customer to at least <u>one of</u> search, browse or access the <u>said</u> database for information of interest,

communicate the said information of interest to said customer,

direct said customer to one of said other computerized central communications facilities that has information relating to goods or services in competition with <u>at least one of</u> said first computerized central communications facility <u>or said other computerized central communications facilities.</u>, and

periodically update said database of information relating to goods or services.

90. (Currently Amended) A first computerized central communications facility eonnected linked to a network plurality of other computerized central communications facilities, in which at least one of said other computerized central communications facility provides facilities providing information relating to goods or services in competition with the said first

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computerized central communications facility, the <u>said</u> first computerized central communications facility comprising:

a database of information relating to goods or services;

a communication device for communicating with a customer at a computerized remote

facility; and

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a processor programmed to:

receive from said customer a request for information relating to goods or services,
enable said customer to at least one of search, browse or access the said database
for information relating to said goods or services, and

communicate the <u>said</u> information relating to <u>said</u> goods or services to said customer;

wherein said customer at said computerized remote facility can communicate with access information at said first computerized central communications facility and with at said at least one other competing computerized central communications facility by using software downloaded from the said first computerized central communications facility or from at least one other computerized central communications facility.